

FORM PTO 1449 ( <i>modified</i> )  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)  Submitted: July 31, 2009				ATTY DOCKET NO. <b>03992.101970.6</b>		APPLICATION NO. <b>10/710,779</b>	
				APPLICANT <b>Tracey R. Thomas et al.</b>			
				FILING DATE <b>August 2, 2004</b>		GROUP <b>3694</b>	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		<b>2004/0111367</b>	<b>06/2004</b>	<b>Gallagher et al.</b>			
		<b>6,298,334</b>	<b>10/2001</b>	<b>Burfield et al.</b>			
		<b>6,601,761</b>	<b>08/2003</b>	<b>Katis</b>			
		<b>6,985,867</b>	<b>01/2006</b>	<b>Pryor et al.</b>			
		<b>6,347,305</b>	<b>02/2002</b>	<b>Watkins</b>			
		<b>6,401,079</b>	<b>06/2002</b>	<b>Kahn et al.</b>			
		<b>2004/0111370</b>	<b>06/2004</b>	<b>Saylors et al.</b>			
		<b>6,594,640</b>	<b>07/2003</b>	<b>Postrel</b>			
		<b>2004/0193491</b>	<b>09/2004</b>	<b>Davis</b>			
		<b>2003/0105689</b>	<b>06/2003</b>	<b>Chandak et al.</b>			
		<b>2005/0004856</b>	<b>01/2005</b>	<b>Brose et al.</b>			
		<b>6,128,603</b>	<b>10/2000</b>	<b>Dent et al.</b>			
		<b>2005/0097034</b>	<b>05/2005</b>	<b>Loeger et al.</b>			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT
		<b>01/39077</b>	<b>05/2001</b>	<b>WIPO</b>			
		<b>99/30261</b>	<b>06/1999</b>	<b>WIPO</b>			
		<b>02/097561</b>	<b>12/2002</b>	<b>WIPO</b>			
OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)							
		<b>Chevreau, Jonathan, "Pay Yourself First Still Works" National Post 01/29/2004</b>					
EXAMINER				DATE CONSIDERED			

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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U.S. PATENT DOCUMENTS							
INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2002/0156710	10/2002	Ryder			
		2008/0005021	01/2008	Brown et al.			
		7,089,208	08/2006	Levchin et al.			
		2003/0023549	01/2003	Armes et al.			
		2005/0149436	07/2005	Elterich			
		6,907,403	06/2005	Klein et al.			
		2005/0102209	05/2005	Sagrillo et al.			
		2005/0044042	02/2005	Mendiola et al.			
		2002/0026426	02/2002	Martizen et al.			
		2003/0216996	11/2003	Cummings et al.			
		2007/0118476	05/2007	Likourezos et al.			
		2003/0018557	01/2003	Gilbert et al.			
		5,659,165	08/1997	Jennings et al.			
		2005/0228733	10/2005	Bent et al.			
		2003/0144938	07/2003	Lahre et al.			
		5,875,437	02/1999	Atkins			
		7,236,950	06/2007	Savage et al.			
		6,890,179	05/2005	Rogan et al.			
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		<b>2007/0162387</b>	<b>07/2007</b>	<b>Cataline et al.</b>			
		<b>5,953,710</b>	<b>09/1999</b>	<b>Fleming</b>			
		<b>2002/0156710</b>	<b>10/2002</b>	<b>Ryder</b>			
		<b>2006/0190372</b>	<b>08/2006</b>	<b>Chhabra et al.</b>			
		<b>2006/0212389</b>	<b>09/2006</b>	<b>Bent et al.</b>			

  

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		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT

  

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EXAMINER	DATE CONSIDERED
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